

Information to identify the case:

Debtor 1	Derek Bernard Battle	Social Security number or ITIN	xxx-xx-7204
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-23697-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Derek Bernard Battle

8/28/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Derek Bernard Battle
DebtorCase No. 19-23697-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 49

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db
518353672 +Derek Bernard Battle, 1 Barge Lane, Somerset, NJ 08873-7361
518353673 +Bank of America, c/o Hayt Hayt & Landau, 2 Industrial Way W, Eatontown, NJ 07724-2265
518353673 +Bank of America, N.A., c/o Phelan Hallinan, etc., 400 Fellowship Rd. Suite 100,
Mt. Laurel, NJ 08054-3437
518353674 +Baxter Financial LLC, c/o Fein Such Kahn Shepard, 7 Century Drive, Suite 201,
Parsippany, NJ 07054-4609
518353678 +Cavalry SPV I, LLC, PO Box 1116, Charlotte, NC 28201-1116
518353670 +Dothins, American Honda Finance, PO Box 65507, Wilmington, DE 19808-0507
518353682 +Emergency Phys Svcs of NJ PA, PO Box 740021, Cincinnati, OH 45274-0021
518353683 +GAP (Synchrony), c/o Portfolio Recovery, 10 Orchard St., Suite 100,
Lake Forest, CA 92630-8308
518353685 +HSBC Bank Nevada, N.A., c/o NCB Management, PO Box 1099, Langhorne, PA 19047-6099
518353688 +LVNV Funding, LLC, c/o Fein Such Kahn Shepard, 7 Century Road, Suite 201,
Parsippany, NJ 07054-4609
518353689 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
518353690 +Neiman Marcus, 1618 Main Street, Dallas, TX 75201-4748
518353692 +New Century Financial Services, c/o Pressler Felt & Warshaw, 7 Entin Road,
Parsippany, NJ 07054-5020
518353691 +New Century Financial Services, c/o Fein Such Kahn Shepard, 7 Century Drive, Suite 201,
Parsippany, NJ 07054-4609
518353693 +Penn Medicine Princeton Med Ctr, c/o Akron Billing Center, 3585 Ridge Park Drive,
Akron, OH 44333-8203
518353694 +Pinnacle Credit Services, LLC, c/o Fein Such Kahn Shepard, 7 Century Drive, Suite 201,
Parsippany, NJ 07054-4609
518353695 +Princeton Radiology Assoc., c/o Remex Inc., 307 Wall Street, Princeton, NJ 08540-1515
518353696 +Tire Pro's (Synchrony), c/o Portfolio Recovery, 10 Orchard St, Suite 100,
Lake Forest, CA 92630-8308
518428067 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
Addison, Texas 75001-9013
518353680 +US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: CitiBank, Best Buy, 6500 Nicollet Avee S, Richfield, MN 55423)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Aug 29 2020 04:58:00 Thomas Orr, Law Office of Thomas J. Orr,
321 High Street, Burlington, NJ 08016-4411
smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 29 2020 01:45:04 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 29 2020 01:44:58 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr +EDI: BANKAMER2.COM Aug 29 2020 04:58:00 BANK OF AMERICA N.A.,
Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
Philadelphia, PA 19103-1814
518353684 EDI: HNDACOM Aug 29 2020 04:58:00 Honda Financial, PO Box 168088, Irving, TX 75016-8088
518353669 +EDI: AMEREXPR.COM Aug 29 2020 04:58:00 American Express, 43 Butterfield Circle,
El Paso, TX 79906-5202
518413790 EDI: BECKLEE.COM Aug 29 2020 04:58:00 American Express National Bank,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518465576 EDI: BANKAMER.COM Aug 29 2020 04:58:00 BANK OF AMERICA, N.A., Bank of America,
PO BOX 31785, Tampa FL 33631-3785
518353671 +EDI: BANKAMER.COM Aug 29 2020 04:58:00 Bank of America, PO Box 45224,
Jacksonville, FL 32232-5224
518365666 EDI: BANKAMER.COM Aug 29 2020 04:58:00 Bank of America, N.A., PO BOX 31785,
Tampa, FL 33631-3785
518353675 EDI: CAPITALONE.COM Aug 29 2020 04:58:00 Capital One, (Savor Card),
15000 Capital One Drive, Richmond, VA 23238
518353677 EDI: CAPITALONE.COM Aug 29 2020 04:58:00 Capital One, Buy Power Card,
15000 Capital One Drive, Richmond, VA 23238
518353676 EDI: CAPITALONE.COM Aug 29 2020 04:58:00 Capital One, QuickSilver Card,
15000 Capital One Drive, Richmond, VA 23238
518364976 +EDI: AIS.COM Aug 29 2020 04:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901
518356932 +E-mail/Text: bankruptcy@cavps.com Aug 29 2020 01:45:21 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518353681 EDI: DISCOVER.COM Aug 29 2020 04:58:00 Discover, PO Box 30943,
Salt Lake City, UT 84130-0943
518364173 +EDI: IRS.COM Aug 29 2020 04:58:00 IRS, POB 7346, Philadelphia, PA 19101-7346
518353679 EDI: JPMORGANCHASE Aug 29 2020 04:58:00 Chase Mortgage Co., Mail Code LA4-6475,
700 Kansas Lane, Monroe, LA 71203
518357023 E-mail/PDF: resurgentbknofications@resurgent.com Aug 29 2020 01:53:28 LVNV Funding LLC,
PO Box 10587, Greenville, SC 29603-0587
518353687 +E-mail/Text: bankruptcy@fncbinc.com Aug 29 2020 01:43:36 LVNV Funding LLC,
50 W Liberty St, Suite 250, Reno, NV 89501-1973

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Aug 28, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518466011 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2020 01:54:09 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518456755 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2020 01:53:29 LVNV Funding, LLC,
c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518456754 EDI: PRA.COM Aug 29 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o Best Buy,
POB 41067, Norfolk VA 23541
518465965 EDI: PRA.COM Aug 29 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o Gap Visa Card,
POB 41067, Norfolk VA 23541
518467423 EDI: PRA.COM Aug 29 2020 04:58:00 Portfolio Recovery Associates, LLC,
c/o Neimanmarcusinternet, POB 41067, Norfolk VA 23541
518465963 EDI: PRA.COM Aug 29 2020 04:58:00 Portfolio Recovery Associates, LLC, c/o Tire Pros,
POB 41067, Norfolk VA 23541
518473627 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 29 2020 01:54:56
Pinnacle Credit Services, LLC, PO Box 10587, Greenville, SC 29603-0587
518354962 +EDI: RMSC.COM Aug 29 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
518353697 EDI: TFSR.COM Aug 29 2020 04:58:00 Toyota Financial, PO Box 8026, Cedar Rapids, IA 52409
TOTAL: 29

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
518469300* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518353686* +Internal Revenue Service, PO Box 219690, Kansas City, MO 64121-9690
518353698* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Corporation, PO Box 15012,
Chandler, AZ 85244-5012)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Margaret Mcgee on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Nicholas V. Rogers on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Robert Davidow on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.axosfs.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa on behalf of Debtor Derek Bernard Battle vcommisa@vdcclaw.com

TOTAL: 8